



**D & A Services, LLC of IL**  
 1400 E. Touhy Ave, Ste. G2  
 Des Plaines, IL 60018

D&A #	Original Creditor	Current Creditor	Account Number	Current Balance
4931	Citibank N.A.	JH Portfolio Debt Equities LLC	XXXXXXXXXXXX2823	\$2,374.91

Toll Free: 877-894-7353  
 Fax: 855.226.1835 • Web: <https://myaccount.dnasllc.com>

Hours of Operations: M-Th 8 am – 7 pm CST  
 Fri 8 am – 5 pm CST  
 Sat 8 am – 12 pm CST

Ruth M Pulla  
 480 Woodward Ave  
 Flushing, NY 11385-1549

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New York City Department of Consumer Affairs  
 License Number(s): 2024361-DCA, 2024421-DCA

March 13, 2018

Dear Ruth M Pulla:

This account has been placed with our office for collection.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request of this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor.

This is an attempt to collect a debt. Any information obtained will be used for that purpose. This communication is from a debt collector.

You may pay online by using the following link. Web: <https://myaccount.dnasllc.com>

Sincerely,  
 Anthony Crews  
 877-894-7353  
 D&A Services, LLC

As required by law, you are hereby notified that a negative credit report on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

**Accounting of Debt:**

The total amount of the debt due as of charge-off: \$2,409.93

The total amount of interest accrued since charge-off: \$0.00

The total amount of non-interest charges or fees accrued since charge-off: \$0.00

The total amount of payments and credits made on the debt since the charge-off: \$35.02

\*\*\*detach below and return in the enclosed envelope with your payment\*\*\*

1400 E. Touhy Ave  
 Suite G2  
 Des Plaines, IL 60018

877-894-7353

D&A#	Current Balance
4931	\$2,374.91

Contact Number	Payment Amount
	\$

Ruth M Pulla  
 480 Woodward Ave  
 Flushing, NY 11385-1549

Make your check or money order payable to:  
 D & A Services, LLC of IL  
 1400 E. Touhy Ave  
 Suite G2  
 Des Plaines, IL 60018



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1400 E. Touhy Ave, Ste. G2  
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We are required to notify you of the following:

(1) That debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to:

- (i) the use or threat of violence;
- (ii) the use of obscene or profane language; and
- (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

(2) If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

- 1. Supplemental security income, (SSI);
- 2. Social security;
- 3. Public assistance (welfare);
- 4. Spousal support, maintenance (alimony) or child support;
- 5. Unemployment benefits;
- 6. Disability benefits;
- 7. Workers' compensation benefits;
- 8. Public or private pensions;
- 9. Veterans' benefits;
- 10. Federal student loans, federal student grants, and federal work study funds; and
- 11. Ninety percent of your wages or salary earned in the last sixty days.

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